

**Information to identify the case:**

Debtor 1 **Robert S Arent**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **13-24768-GLT**

Social Security number or ITIN **xxx-xx-2419**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert S Arent  
dba Shelby Auto Sales, dba Detail Perfect

6/11/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert S Arenth  
Debtor

Case No. 13-24768-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Jun 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2019.

db +Robert S Arenth, 843 Hawk Valley Road, Leechburg, PA 15656-9506  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 13749683 Bernstein Law Firm, Suite 2200 Gulf Tower, Pittsburgh, PA 15219  
 13749684 +Chase Home Mortgage, 2210 Enterprise Drive, Florence, SC 29501-1109  
 13749685 +Commercial Investment Associates, Floor Plans Inc, 200 6th Street NW, Canton, OH 44702-1005  
 13749686 +Goehring Rutter & Boehm, Frick Building 14th Floor, 437 Grant Street, Pittsburgh, PA 15219-6107  
 13749690 JPMorgan Chase Bank, Bankruptcy Processing, 3415 Vision Drive, Columbus, OH 43219-6009  
 13791268 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 13749689 +Jeffrey D. Goldmann, Esq., 4372 Old William Penn Highway, Monroeville, PA 15146-1441  
 13749691 +Thomas Manos, 4733 Verona Road, Verona, PA 15147-1849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 12 2019 02:21:35 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 13749687 +EDI: HFC.COM Jun 12 2019 06:18:00 HSBC Bank USA, PO Box 5253, Carol Stream, IL 60197-5253  
 13749688 +EDI: IRS.COM Jun 12 2019 06:18:00 Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346  
 13757420 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 12 2019 02:21:35 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr JPMORGAN CHASE BANK, N.A.  
 cr Thomas Manos

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com  
 Christian M Rieger on behalf of Debtor Robert S Arenth criegeerlaw@gmail.com, chris@pauldanielslaw.com  
 James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com  
 Joseph F. Rodkey, Jr. on behalf of Creditor Thomas Manos jrodkey@fowkesrodkey.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company paschcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
 Ronda J. Winnecour cmevf@chapter13trusteevdpa.com  
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
 S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9